

U.S. DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATIONFORM APPROVED
OMB NO. 0575-0128Form FmHA 1902-7
(5-88)FINANCIAL INSTITUTION SUMMARY
FOR CBS

Instructions: Item 1 should be completed by the FmHA office. Items 2 thru 6 should be completed by the financial institution and returned to the local agency office.

1. Name of FmHA Office _____
 Office Code _____ Office Address _____
 City and State _____ Zip Code _____
 Telephone Number _____
2. Name of Financial Institution _____
 Address _____
 City and State _____ Zip Code _____
 Telephone Number _____
 Name and Title of Contact _____
3. Federal deposit insurance by _____
4. City or State Prefix Code _____
 Routing (ABA) Number/Check Digit _____
5. Financial Institution does not wish to receive reimbursement for uncollected funds expense (i.e., 100% immediate credit will be presumed). Please check, if appropriate: _____
 If the Financial Institution wishes to receive reimbursement for uncollected funds expense, it should provide the following availability factors (see Exhibit for explanation):
 Immediate Credit _____ %
 One-day Credit _____ %
 Two-day Credit _____ %
6. Cut-off time for same day credit of deposit _____

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(see reverse)

PROCEDURE FOR PREPARATION : FmHA Instruction 1902-B.

PREPARED BY : County Supervisor or District Director and Financial Institution.

NUMBER OF COPIES : Original and four copies.

DISTRIBUTION OF COPIES : Original and two copies to State Coordinator, who will send original and one copy to Cash Manager, Finance Office and retain one copy in State Office. One copy retained by financial institution, one copy kept by local office.

Used to report information concerning financial institutions selected to participate with FmHA in Concentration Banking. This Form will be completed whenever a field office selects a new financial institution or when any information concerning the current financial institution changes.

INSTRUCTIONS FOR PREPARATION

- Item 1 Enter whether the office is a district or county office, the office code, entered as a five digit number (i.e. 24018), the office address, including city, state, and ZIP code, and the office telephone number including area code.
- Item 2 Name, address, and telephone number of the financial institution, as well as the name and title of the financial institution's contact.
- Item 3 Enter FDIC, FSLIC, or NCUA as appropriate.
- Item 4 City and state prefix code and American Banker's Association (ABA) number/check digit.
- Item 5 Indicate if the financial institution will accept 100 percent immediate credit or enter the availability factors.
- Item 6 Bank's cutoff time for same day credit.
- Page 2 Enter the Treasury Limited Account Number, the Compensation Account Number, the General Disbursement Account Number, the National Data Corporation Identification Number, the first date of deposit. An authorized officer of the financial institution will sign and the officer's title will be entered. A representative of FmHA will also sign.

Instructions for completing the availability schedule are found on page 3 of the FMI.

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SUMMARY OF ACCOUNT INFORMATION

Instructions: To be completed by FmHA and the financial institution after selection of the financial institution.

Treasury Limited Account Number

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Compensation Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

NDC Identification Number _____

First Date of Deposit _____

Authorized Signature of Financial Institution Officer and Title _____

Confirmed by FmHA Official (Signature) _____

Local FmHA office should return completed forms and Memorandum of Understanding to the State Coordinator. The State Coordinator should review them for errors or omissions and send all correctly completed forms to:

Cash Management Staff
FmHA Finance Office
U.S. Department of Agriculture
1520 Market Street
St. Louis, MO 63103

INSTRUCTIONS FOR COMPLETING AVAILABILITY SCHEDULE

This form may be used by the bank to estimate its availability schedule, based on examination of an actual check sample for one week provided by FmHA. The Summaries of Financial Institution Account Information and the Availability Schedule must be submitted with the Memorandum of Understanding to the National Office. The Availability Schedule will be used by the Treasury Department to calculate expected reimbursement factors. THIS FORM IS OPTIONAL AND WILL BE PREPARED ONLY AT THE REQUEST OF THE BANK.

PART I. Instructions for Local Agency Office

Column 1. Description — Location of Federal Reserve Bank or Branch.

Column 2. FRB Routing Number. When examining the checks, note that the FRB routing number is located in the right hand portion of the check in the area below the check number. This number normally appears in the following one or two ways and is always the denominator (see page 3, Examples A and B):

$\frac{16-4}{1220}$

FRB Routing No.

63-961/631

FRB Routing No.

The Federal Reserve System is comprised of 12 districts. In district 1 through 9, a zero is placed before the number to use two positions in the routing number. Most of the time the zero does not appear in the fractional form of the number; however, on the Availability Schedule, the FRB routing numbers appear with a zero; e.g., 0631.

Column 3. Number of checks. Indicate the number of checks received for a one week period (five days) for the series of FRB routing numbers on each line (see Page 3, Sample Schedule, Column 3).

Column 4. Dollar Amount of Checks. Indicate the dollar amount of checks collected for the same one week period (five days) for the series of FRB routing numbers on each line (see Page 3, Column 4).

PART II. Instructions for Financial Institutions

Provide name and address of your financial institution. Also, provide the name of the Federal Reserve Bank or Branch of the District in which your financial institution is located.

Cut-off Time. The fixed time hour which has been designated by your financial institution as the end of the banking day. After this time, a transaction presented or action requested will be considered by the financial institution as being received on the next banking day.

Column 5, 6 & 7. Availability (Immediate/One-day/Two-day Credit). From the various collection items reported by the local agency office, indicate the availability that your bank would provide for items drawn on the listed end-points. The availability should be based on the date of deposit and date of funds transfer. Refer to the availability definitions below. Use total number of checks reported by the local agency as the basis to determine the percentage of availability (see Page 3).

DEFINITIONS OF AVAILABILITY

immediate credit
(zero float) — all checks/items for which the related funds are available to the financial institution concurrent with transfer to Treasury (via the concentrator bank); i.e., funds that are available the day of deposit and the banking day following the date of deposit.

one-day credit
(one-day float) — all checks/items for which the related funds are available to the financial institution one day after transfer to Treasury (via the concentrator bank); i.e., funds that are available two days after date of deposit.

two-day credit
(two-day float) — all checks/items for which the related funds are available to the financial institution two days after transfer to Treasury (via the concentrator bank); i.e., funds that are available three days after date of deposit.

ILLUSTRATION:

Mon (deposit)	Tue (transfer of Mon deposit)	Wed	Thurs	Fri
zero float	zero float	one-day float	two-day float	

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Availability Schedule

Financial Institution: _____

Address: _____

Federal Reserve Bank or Branch: _____

Cut-Off Time: _____

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Check drawn on banks bearing the following Routing Number		To be completed by Local FmHA Office		To be completed by Financial Institution		
Description	FRTB Routing Number	Number of Checks	Dollar Amount of Checks	Immediate Credit	one-day Credit	two-day Credit
Boston	0110, 2110					
Regional Items	0111-0199 2111-2199 0211, 2211					
Country Items	0114, 2114					
New York	0210, 0260, 0270, 0280, 2280					
Buffalo	0220, 2220, 0290					
Regional Items	0212, 0214, 2223, 0223 2212, 2214, 0215, 0213					
Country Items	0211, 0215, 0216, 2211, 2215					
Philadelphia	0310, 0360					
Regional Items	0319					
Country Items	0311, 0312, 0313					
Cleveland	0410					
Cincinnati	0420					
Columbus	0440					
Pittsburgh	0430					
Regional Items	0412, 0421, 0422, 0423, 0432, 0433, 0434 0441, 0442					
Richmond	0510					
Baltimore	0520, 2520					
Charleston WV	0519					
Charlotte	0530					
Columbia	0639					
Regional Items	0514, 0531, 0532, 0515, 0540, 0560, 0560, 0570					
Country Items	0521, 0522					
Kansas City	1010					
Denver	1020					
Oklahoma City	1030					
Omaha	1040					
Regional Items	1070, 1039, 1049					
Country Items	1011, 1012, 1019, 1022, 1023, 1031, 1041					

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Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Check drawn on banks bearing the following Routing Numbers		To be completed by Local FmHA Office		To be completed by Financial Institution		
Description	FBI Routing Number	Number of Checks	Dollar Amount of Checks	Immediate Credit	One-day Credit	Two-day Credit
Atlanta	0610					
Birmingham	0620					
Jacksonville	0660					
Miami	0660					
Nashville	0640					
New Orleans	0650					
Regional Items	0611, 0613, 0631, 0641, 0661, 0663, 0665, 0622, 0670, 0642, 0682, 0664, 0632, 0612, 0621					
Chicago	0710					
Des Moines	0730					
Detroit	0720					
Indianapolis	0740					
Milwaukee	0760, 2760					
Regional Items	0712, 0718, 0724, 0738, 0748, 2710, 2718, 2748, 2758					
Country Items	0711, 2711					
St. Louis	0810					
Little Rock	0820					
Louisville	0830					
Memphis	0840					
Regional Items	0818, 0828, 0853, 0842, 0838, 0841, 0843, 2818, 0813					
Country Items	0812, 0865, 0816, 2812					
Minneapolis	0910, 0960, 2910					
Helena	0920					
Regional Items	0918, 0918					
Country Items	0911, 0912, 0914, 0921, 0913, 0916					
Dallas	1110					
El Paso	1120					
Houston	1130					
San Antonio	1140					
Regional Items	1119, 1131, 1149, 1112, 1141					
Country Items	1111, 1113, 1122, 1123, 1168					
San Francisco	1210					
Los Angeles	1220, 1223					
Portland	1230, 3230					
Salt Lake City	1240					
Seattle	1250					
Regional Items	1221, 1222, 1224, 1231, 1232, 1233, 1241, 1242, 1243, 1261, 3262, 3232					
Checks drawn on non-par banks ¹						
Checks drawn on the United States Treasury ²						
Money Orders						

Total Number of Checks

Percentage of Total Checks or Availability Factor

NON-PAR Banks — Any financial institution that maintains a non-par status, which means that their items are not collectible for face value through the Federal Reserve. The first two digits of the Routing Number begin with 90 or 92.

²Treasury check Routing Number is 990³Round to nearest tenth. (Example: 3% rather than 3.6%)

\$ _____ %* _____ %*

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